

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: **Ray Terzich and**)
Mary Kay Terzich) Case No. 18-22260-CMB
)
) Chapter 13
Debtor(s).)
 X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- a motion to dismiss case or certificate of default requesting dismissal
- a plan modification sought by: _____
- a motion to lift stay
as to creditor _____
- Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- Chapter 13 Plan dated _____
- Amended Chapter 13 Plan dated 7/12/21 _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- Debtor(s) Plan payments shall be changed from \$ 1375 to \$3910 per month, effective March 2020; and/or the Plan term shall be changed from months to months.

- In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- Debtor(s) shall file and serve _____ on or before _____.
- If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- Other:
 - Trustee's Certificate of Default (at Doc 98) is treated as resolved by this Order.
 - The secured claim(s) of _____ shall govern, and then following all allowed post-petition payment change notices filed of record prior to _____. Local Rule(s) 3002-4 and 3002-5 for any PCN and PPFNs filed after the indicated date remains in effect.

**All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a de novo hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

SO ORDERED, this 23rd day of February, 2024


United States Bankruptcy Judge **dmk**

Stipulated by:

/s/ Kenneth Steidl
Counsel to Debtor

Stipulated by:

/s/ James Warmbrodt
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

FILED
2/23/24 2:26 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:
Ray Terzich
Mary Kay Terzich
Debtors

Case No. 18-22260-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Feb 23, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Ray Terzich, Mary Kay Terzich, 1234 Pocono Street, Pittsburgh, PA 15218-1112
14858078	+ Atlantic Credit & Finance Inc., assignee of Capital One, c/o Apotheker & Associates P.C., 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
14858084	Disover Bank, c/o Stock & Grimes LP, 21 Yost Blvd., Suite 301, Pittsburgh, PA 15221-5283
14858085	Dollar Bank FSB, 3 Gateway Center West, Pittsburgh, PA 15222
14858086	+ Dollar Bank Visa, P.O. Box 3969, Pittsburgh, PA 15230-3969
14858090	+ Edwin A. Abrahamsen & Associates, 120 North Keyer Avenue, Scranton, PA 18504-9701
14858091	+ FBN Omaha, PO Box 3412, Omaha, NE 68103-0412
14858093	KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, New York, NY 10106
14858094	+ LVNV Funding LLC, 120 North Keyser Avenue, Scranton, PA 18504-9701
14858096	+ Northstar Capital Acquisition LLC, c/o Apotheker & Associates PC, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410
14858097	+ Nudelman Klemm & Golub, 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1717
14858099	+ PNC Bank Mortgage Services, PO Box 8703, Dayton, OH 45401-8703

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: resurgentbknotifications@resurgent.com	Feb 23 2024 23:58:41	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: ebnpwsa@grblaw.com	Feb 23 2024 23:48:00	Pittsburgh Water & Sewer Authority, Goehrung, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14858079	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 23 2024 23:48:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14886117	+ Email/Text: mortgagebkcorrespondence@bofa.com	Feb 23 2024 23:48:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14858080	+ Email/Text: kburkley@bernsteinlaw.com	Feb 23 2024 23:48:00	Bernstein -Burkley, PC, 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14858081	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2024 00:37:57	Capital One Bank, P. O. Box 30281, Salt Lake City, UT 84130-0281
14858082	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 23 2024 23:58:07	Capital One Bank USA NA, 15000 Capital One Drive, Richmond, VA 23286-0001
14858083	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 23 2024 23:58:30	CitiCards CBNA, PO Box 6190, Sioux Falls, SD 57117-6190
14858087	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 23 2024 23:58:07	DSNB/Macy's, PO Box 8218, Mason, OH 45040
14880841	Email/Text: bnc-quantum@quantum3group.com	Feb 23 2024 23:48:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Feb 23, 2024

Form ID: pdf900

Total Noticed: 40

14894669	+ Email/Text: kburkley@bernsteinlaw.com	Feb 23 2024 23:48:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14860616	Email/Text: collecadminbankruptcy@fnni.com	Feb 23 2024 23:48:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
14858092	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Feb 23 2024 23:48:00	Key Bank NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14894753	Email/PDF: resurgentbknotifications@resurgent.com	Feb 23 2024 23:58:26	LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14893776	Email/PDF: resurgentbknotifications@resurgent.com	Feb 24 2024 00:09:39	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14893777	Email/PDF: resurgentbknotifications@resurgent.com	Feb 23 2024 23:58:27	LVNV Funding, LLC its successors and assigns as, assignee of Wells Fargo Financial Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14887804	Email/PDF: resurgentbknotifications@resurgent.com	Feb 24 2024 00:09:47	LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14894723	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 23 2024 23:58:40	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14858095	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 23 2024 23:58:26	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14885999	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 23 2024 23:48:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15161551	Email/Text: mtgbk@shellpointmtg.com	Feb 23 2024 23:48:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14858098	Email/Text: Bankruptcy.Notices@pnc.com	Feb 23 2024 23:48:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14887466	Email/Text: Bankruptcy.Notices@pnc.com	Feb 23 2024 23:48:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14858612	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 24 2024 00:23:18	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14868029	+ Email/Text: ebnpeoples@grblaw.com	Feb 23 2024 23:48:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14891200	+ Email/Text: ebnpwsa@grblaw.com	Feb 23 2024 23:48:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14858100	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 24 2024 00:10:21	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
14887660	Email/Text: BNCnotices@dcmservices.com	Feb 23 2024 23:48:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
----------	---------------	------------------

District/off: 0315-2

Date Rcvd: Feb 23, 2024

User: auto

Form ID: pdf900

Page 3 of 3

Total Noticed: 40

cr		PNC Bank National Association
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14858088	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court;, DSNB/Macy's, PO Box 8218, Mason, OH 45040
14858089	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court;, DSNB/Macy's, PO Box 8218, Mason, OH 45040

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmllawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Kenneth Steidl	on behalf of Debtor Ray Terzich julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amatish@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Mary Kay Terzich julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amatish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8